

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
	:	
JOHN A. SPEIS,	:	
	:	
DEBTOR,	:	CASE NO. 15-24674-CMB
	:	
VS.	:	CHAPTER 13
	:	
JOHN A. SPEIS,	:	DOCUMENT NO. 109
	:	
MOVANT,	:	
	:	
AES/PHEAA; AES PHEAA	:	
REHABS; AMY J. SPEIS; ATTY.	:	
PAULA CIALELLA; BANK OF	:	
OKLAHOMA MORTGAGE;	:	
CAPITAL ONE; CAPITAL ONE	:	
BANK USA, NA; CALVARY	:	
PORTFOLIO SERVICES; CBNA;	:	
CHASE; CITI; CITI-BP OIL;	:	
CONVERGENT; CREDIT ACCEP-	:	
TANCE; CREDIT ONE BANK, NA;	:	
DAVID WAGNER; DISCOVER	:	
FINANCIAL SERVICES LLC;	:	
EASTERN ACCOUNT SYSTEM;	:	
ENHANCED RECOVERY CO.;	:	
FIRST NATIONAL BANK OF PA;	:	
HERTZ LOCAL EDITION;	:	
HLADIK, ONORATO &	:	
FEDERMAN, LP; HSBC AUTO;	:	
HSBC BANK; HSBC BANK, USA;	:	
HSBC/SCUSA; IC SYSTEM, INC.;	:	
JAMESON HEALTH SYSTEM;	:	
LAWRENCE COUNTY SHERIFF;	:	
LAWRENCE COUNTY PROTHO-	:	
NOTARY; MCYDSNB; MDJ	:	
MELISSA AMODIE; MIDLAND	:	
FUNDING; NCB (CITI FIN. AUTO)	:	
OMNI MANAGEMENT & ASSOC.;	:	
PORTFOLIO RECOVERY	:	
ASSOCIATES; SANTANDER	:	
CONSUMER USA; SELECT	:	
PORTFOLIO SERVICINGS, INC.;	:	

SHENANGO CHINA EFCU; SNOW :
& SNOW, PC. SPRINGLEAF :
FINANCIAL; SYNCB/LORD & :
TAYLOR; SYNCB/PLCC; TARGET :
TWIN AIR HEATING & :
COOLING; VERIZON; WEB :
BANK; WELLS FARGO HOME :
MORTGAGE; WF CARD SVS.; :
WFDILLARDS; ZUCKER, :
GOLDBERG & ACKERMAN, :
RONDA J. WINNECOUR, :
TRUSTEE; UNITED STATES :
:
RESPONDENTS. :

DEBTOR'S CERTIFICATION REGARDING
ELIGIBILITY FOR DISCHARGE

1. The Debtor ha made all payments required by the Chapter 13 Plan.
2. The Debtor is not required to pay any Domestic Support Obligations.
3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified on Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for discharge.
4. On February 19, 2016, at Docket No. 16 the Debtor complied with Federal Rule of Bankruptcy Procedure 1007(c) by filing his Certification of Completion of Postpetition Instructional Course in Personal Financial Management with the Certificate of Completion attached to the form.

This Certification is being signed under penalty of perjury by the Undersigned Counsel who duly questioned Debtors about the statements in this Certification and verified the answers in support of this Certification.

January 19, 2023

/s/ Louis Pomerico, Esquire

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